“WOMEN WORKERS IN INFORMAL SECTOR - A CASE STUDY OF DAKSHINA KANNADA DISTRICT”

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Research Guide

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1. INTRODUCTION

India being one of the rapid developing economies supports nearly 1.38 billion population, that is 17.7 percent of the world's 7.8 billion population (Worldometer 2021). According to the survey conducted by the National Sample Survey Organisation (NSSO) in 2011-12 India had a workforce of 47.41 crore, out of which 33.69 crore rural and 13.72 crore urban workers, out of which 33.5 percent workers were employed in the informal sector in the rural areas and 14.6 percent workers were employed in the urban areas (economic times 2014). 94 percent work in informal sector ranging between pushcart vendors to home based diamond and gem polishing operations (Sunitha & Selvi 2015). 2 billion workers representing 61.2 percent of the world's employed population are in informal employment (ILO 2018). Most of the labour force are engaged themselves in family-based shops, street vendors, handicraft and manufacturing enterprise, flooring work, mining work, construction work, daily labour work, agricultural labours, household and domestic servants, factories, shopping malls, schools, hospitals and hotels (ILO 2001).

In most of the developing countries, a majority of the workforce is engaged in informal sector. Informal sector has become an increasingly popular subject of study, not just in economics, but also in sociology and anthropology. Keith Hart was the first person to introduce the term Informal Sector in September 1971. Soon after this, International Labour Organisation (ILO) employment mission to Kenya came with its report Employment Income and Equality (ILO 1972). The concept of informal sector was limited to small self-employed individual workers, although the concept of informal sector had its limitations (Hart 1973). As per 2017-18 employment data there are 370 million workers in the informal sector in India. They constitute 80 percent of the total workforce of India (Kannan K.P. 2020). The introduction of "informal sector" made it possible to incorporate activities that were previously ignored in theoretical models of development and in national economic accounts (Swaminathan, 1991). The term "informal sector" came in a broader sense in the academic literature only after the visit of an International Labour Organisation (ILO) employment mission to Kenya in 1972. The ILO then evolved a conceptual framework and guidelines for the collection of statistics on informal sector and presented the same in the Fifteenth International Conference of Labour Statisticians (ICLS) held in February, 1993 in the form of a resolution. The resolution was then endorsed by the United Nations Statistical Commission (UNSC) and made a part of the System of National Account 1993 by the United Nations Economic and Social Council (ILO 2001).

Even though the term “Informal Sector’ gained currency after ILO evolved a conceptual framework and guidelines for the collection of statistics on informal sector, there has not been any single definition of informal sector in India. Informal sector remained a matter of discussion among the academicians, policy makers etc from the beginning, as a large chunk of workforce is employed in this sector. Different criteria were being used to identify the informal sector but none of them was universally applicable in different empirical situations (Papola, 1981). The different organisations of India like National Sample Survey Organisation (NSSO), Directorate General of Employment and Training (DGET) etc, used varying definitions of unorganised sector depending on the specific requirements of each organisation. Keeping in view the absence of a uniform definition of informal sector in India, the National Commission for Enterprises in the Unorganised Sector (NCEUS) set-up a Task Force to review the existing definitions and formulated harmonised definitions of informal sector employment and informal employment (Naik A.K. 2009).

As maximum population of India is working for informal sector, the Indian constitution assures right to equality to everyone without discrimination of any kind between men and women (Goel Shruti 2019). But it is found that female section of society is deprived compared to male section (Vishwanathan 2022). They are not given priority in social and economic decisions in their family (Paola Profeta 2017). According to United Nations Development Programme (UNDP) report, women are involved in doing 67 percent work of the world, but still, they are socially and economically deprived. They receive just 10 percent of the universal income and have one percent part in global assets (unwomen 2013). This description also persists in their work place in unorganized sector. In informal sector women workers don’t get good wages. They work equal to men. They are exploited at workplace (Mathew 1985). Therefore, the Government of India has introduced the unorganized worker social security act 2008 and domestic workers welfare and social security act of 2010. But due to its improper implementation, women workers are forced to work and live in miserable conditions in unorganized sector. In 1981, the informal sector accounted for 91.1 percent of the total national employment (egyankosh 2022). As per the ministry of labour the share of workers in informal sector was 86 percent during 2004-05 and about 82 percent in 2011-12 (Dasgupta I. & K. Saibal 2022). Over half of India’s national output comes from the unorganised sector (Joddar P. & Sakthivel S. 2006).

1.1. DEFINITIONS OF INFORMAL SECTOR

The First Indian National Commission on Labour (1966-69) has defined informal sector workforce as those workers who have not been able to organize themselves in pursuit of their common interest due to certain constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments.

As per **System of National Accounts (1993),** the informal sector consists of units engaged in the production of goods or services with the primary objective of generating employment and income to the persons concerned. These units typically operate at a low level of organisation, with little or no division between labour and capital as factors of production and on a small scale. Labour relations - where they exist - are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantee.

The National Sample Survey Organisation (NSSO), which has been conducting surveys of informal enterprises at periodical intervals and adopted the following criteria for the identification of informal sectors like in the case of manufacturing industries the enterprises not covered under the Annual Survey of Industries (ASI) are taken to constitute the informal sector. Secondly, in the case of service industries, all enterprises, except those which are run by the Government it may be Central, State and Local Body and in the corporate sector were regarded as informal.

According to **Unorganised Workers Social Security Act, 2008**, it is a production or service-oriented enterprise, owned by an individual or self-employed workers and if workers are employed, then total number of the workers cannot exceed ten.

The Committee of National Commission for Enterprises in the Unorganised Sector-NCEUS (2009) tried to define unorganized sectors workforce as "unorganized workers consist of those working in the unorganized sector or households, excluding regular workers with social security benefits provided by the employers and the workers in the formal sector without any employment and social security benefits provided by the employers" (NCEUS 2015).

1.2: WOMEN WORKERS IN INFORMAL SECTOR IN THE WORLD

The World Bank, statistics indicates that the informal sector accounts for over half of total non-agricultural employment in Latin America and the Caribbean, nearly half in East Asia, and as much as 80 percent in other parts of Asia and in Africa (Bonnet et al 2019). In terms of urban employment, the informal sector accounted for well over half in Africa and

Asia and a quarter in Latin America and the Caribbean. The contribution of informal sector income to total household income is significant in many regions: for example, in several African countries, informal sector income accounts for nearly 30 percent of total income and over 40 percent of total urban income. The contribution of the informal sector to Gross Domestic Product (GDP) is probably also significant. For those countries where estimates exist, the share of the informal sector in non-agricultural GDP is between 45 to 60 percent (M.A. Chen 2001). Women are over-represented in the informal sector worldwide. In India and in Indonesia, the informal sector accounts for nine out of every ten women working outside agriculture. The informal sector is a larger source of employment for women than for men (Bonnet et al 2019).

The proportion of women workers in the informal sector exceeds that of men in most countries. Women's share of the total informal workforce outside of agriculture is higher than men's share in 9 out of 21 developing countries for which data are available (Bonnet et al 2019). Even though the average earnings of women in the informal sector are low, the female informal workforce contributes significantly to the GDP. Women account for more than 50 percent and up to 90 percent of informal employment in trade, except in those countries where social norms restrict women's mobility outside the home. The contribution of informal sector income to total household income is significant in many regions in the world: for example, in several African countries, informal sector income accounts for nearly 30 percent of total income and over 40 percent of total urban income. The contribution of the informal sector to Gross Domestic Product (GDP) is probably also significant. For those countries where estimates exist, the share of the informal sector in non-agricultural GDP is between 45 to 60 percent (M. A. Chen2001).

1.3. WOMEN WORKERS IN INFORMAL SECTOR IN INDIA

Unorganised or informal sector constitutes a pivotal part of the Indian economy and its contribution to national product is accounted about 50 percent (Ashoke K Maitra 2020). Unorganized workers in India have increased many folds post-independence. India's workforce comprises nearly 93 percent in the unorganised international segment and 91 percent of it are women workers (Economic Survey 2007-08). The Government of India is the largest purchaser of contract-based services that provide low wages and lack of social security (Raaj Vaibha. 2019). As per the survey carried out by the National Sample Survey Organization (2009-10), the total employment in the country was of the order of 46.5 crore comprising of around 2.8 crore that is 6 percent in the organized sector and the remaining

43.7 crore that is 94 percent workers in the unorganised sector. Majority of the unorganized workers engaged in farm activities, construction work and manufacturing sectors (NSSO 2009-10).

As per the National Sample Survey Organisation (NSSO) 2021 data on share of women workers in urban India, 9.0 percent workers work as domestic and related helpers, cleaners and launderers. 9.12 percent work as textile, garment related trade workers.7.63 percent work as director and chief executives and 74.25 percent work in other areas (NSSO 2021). In India the wholesale and retail trade in both provide highest employment opportunities to the informal sector workers that is 91 percent in the rural areas and urban 92 percent in the urban areas. Out of 465 million workers in 2009-10, 437 million (93%) was in the unorganised sector. Over 90 percent of the unorganised sector workers engaged in wholesale and retail trade. This 93 percent of the workforce amounts for about 50% pf the GDP (Indiaspend 2013). An important aspect of quality of employment in India is the predominance of the informal sector. The size of the organised sector, characterised by higher earnings and job security is small, it accounted for less than 6% of the total employment in 2004-05. This informalisation has been more pronounced in the case of female workers. As a whole, about 96% of female employment is in the unorganised sector as against about 91% of males. In urban areas, the percentage of unorganised sector workers is close to 65-70% (K.K. Mohapatra 2012).

A large proportion of the workers engaged in the urban unorganised sector is migrants from rural areas with poor educational, training and skill background and are employed in low-paying, semi-skilled or unskilled jobs. The working environment is not conducive; working hours are long and most of the conditions of decent employment (Example: paid leave, pension, bonus, medical support and health insurance, maternity leave benefits, compensation against accident etc.) are nearly non-existent. It will be an important challenge to ensure that employment in this sector consists of jobs with safe conditions of work, decent and growing earnings and a measure of income and social security. Moreover, increasing the proportion of organised sector employment will be an important task to accomplish in the near future (K.K Mohapatra 2012). Wage discrimination is a notable feature of informal sector. In India, urban workers are paid higher wages compared to their rural counterparts in both the categories. Gender-wise there are differences in the wages paid both in rural and urban areas. Male workers in the rural areas are paid Rs 114.93 per day and the female workers are paid only Rs 85. When it comes to urban areas same kind of

discrimination can be seen, where male workers are paid Rs 203 and female workers get Rs 153 (Indiaspend 2013).

According to the NSSO 55th (1999-2000) and 61st (2004-05) Round Survey, in 2004-05 the share of female workers is more than male workers (90.34 percent). In 1999-2000 the situation was same for the rural areas. In urban areas 70 percent of workers worked in the informal sector (NSSO 2001). As per NSSO, 68th round report No 554, employment and unemployment situations in India 2011-12 and periodic labour force survey 2017-18, ministry of statistics and programme implementation, National Statistical Office, Government of India. The WPR of women is not only low but shows a declining trend since 2019-2010. Women participation rate (WPR) was as high as 29.6 percent 1983 and declined to 16.5 percent in 2017–2018, by about 13 percentage points. The increase in the WPR in 2004 – 2005 is mainly due to decline in the growth rate of agriculture which has increased the work participation rate of women mainly as unpaid family workers in the agricultural sector. The total number of workers has declined from 472.9 million in 2011-2012 to 457.4 million in 2017-18. Much of the decline in size of the workers has happened in rural areas and among women workers which dropped from 101.8 million in 2011-2012 to 72.9 million in 2017-18 by 28.9 million. In urban India female labour supply has increased by 3.86 million during the same period (S. Sundari 2020).

Indian women, constituting nearly half of the total population play a vital role in the domestic sphere and rural field, particularly in the agricultural sector. Yet our traditional attitude is to treat women as second-class citizen. This is so in-spite of the fact that women have proved their ability in every walk of life but their contribution is not given due credit. According to an ILO estimate, the value of unpaid household work, constitute 25-39 percent of GNP. An active woman spends 8-9 hours on the farm during the peak agricultural season (Satyasundoram.1996). In India, almost 94.0 percent of total women workers are engaged in informal sector, of which about 20.0 percent work in the urban centers (Geetika et al 2011).

According to the 1981 Census, nearly 90.0 percent of women work in the unorganized sector (Mahapatra 2015). In 2018 around 58.1 percent women made their living from informal sector (Chaktraborty Shiney 2021). Informal sector does not offer fair wages and decent terms of work. Nor there is any opportunity to improve the earning potential. There are no supportive services like crèches and water. In the sphere of farm family labour, women contribution is immense but no effort has been made to estimate this. The women workers generally work in unorganized sector. They are outside, to reach the Protective Labour laws and Trade Union Organizations. They are not offered fair wages and decent terms of work.

(Mahapatra 2015). In-spite of the fact that the women have preceded their mettle in every walk of life. Their contribution is not given due credit in most cases (Bhagat Pamela 2012). The position of women in the unorganized sector has been poor. Most of them live in slums. They struggle every day for their survival and face numerous problems in day-to-day life. They face insecurity in the workplace and are made to work for long hours (S. Sarkar 2005).

1.4. WOMEN WORKERS IN INFORMAL SECTOR IN KARNATAKA

Women comprise one-third of the total labour force in Karnataka. As per 2014-15 data from the Director of employment and training in the labour department, of the 23.85 lakh employed citizens in the state, only 7.72 lakh are women. Predictably, among the districts, Bengaluru tops the list, with 3.16 lakh women in the workforce (Aparajita 2017). The data further categorizes employment into private and public sectors. Going by this classification, Bengaluru has 2.59 lakh women working in the private sector and 56,478 in government services. While Mysore district has the highest number of women employed in the public sector (21,056), Dakshina Kannada has 1.26 lakh women employed in private jobs. This also reflects the higher literacy levels in these districts. However, the difference is more visible between rural and urban areas (Aparajita 2017).

As per 2011 census, Karnataka state has 6,10,95,297 population and size wise population Karnataka state stood at ninth rank among all the states in India and it accounts 5.05% share of total population in India. Total 3,74,69,335 persons reside in rural areas that is 61.33% and remaining 2,36,25,962 persons reside in urban areas that is 38.67 percent. Urbanization in the state has been increasing especially Bengaluru is the centre of migration and the urbanisation recorded 4.68% growth rate in 2011 over 2001. Sex ratio in Karnataka state is higher than national average. Both rural and urban areas recorded improvement in sex ratio in 2011. In rural area sex ratio increased to 979 in 2011 from 977 in 2001, similarly at urban area increased to 963 from 942 in the same period but compared to rural area, sex ratio in urban area is low. Overall literacy rate in the state has increased to 75.36% in 2011 from 66.64% in 2001 (Census of India 2011). Out of 6 lakh construction workers in Bangalore city only 25,000 are officially registered (Rebecca 2014).

The 2015-16 workforce database reveals that 38 percent of rural women are part of the workforce that is about 70 lakhs, while urban areas have 20.8 percent of women in the workforce that is about 30 lakhs. However, a lot of women are employed in the agricultural sector, their presence is not recorded as a part of the labour force because the sector is still

unorganized. However, as per one of the studies of ILO, Karnataka's women employment scenario is better than the national average. About 26.0 percent of women are employed in India as against 80 percent men (Aparajita Ray 2017).

National average monthly female employment in 2021 was 6.4 percent lower than 2019. There is sharp decline in the employment of urban women in India. 22.1 percent fewer women workers were employed in the urban areas in India in 2021 compared to 2019. Four states in India have seen more than 50 percent decline in the average monthly female employment in 2021 compared to 2019. The four states are Tamil Nadu (-50.9 percent), Goa (-56 percent), Jammu and Kashmir (-61percent), Punjab (-57.9 percent). As per Centre for Data and Economic Analysis (CEDA) in 2021 female employment rate in India stands 40.73 million and in Karnataka stands at 2.81 million (Bhardwaj Ankur 2022). A large proportion of self-employed women workers were also engaged in outsourced manufacturing work, typically characterised by low earnings, long hours of work and lack of any form of social protection.

Karnataka is one of the four states in the country that collectively contributes to 51.9 percent women-owned businesses, but it may be much more, said National Commission for Women chairperson Lalitha Kumaramangalam. According to her “Investing in women is no longer corporate social responsibility (CSR) but a necessity as 80 percent of the workforce constitutes women. About 90 percent of the informal sector is constituted by women and more in agriculture. But women own only two percent of assets as they do not inherit property and because of these banks refuse loans as there is no security, the amount of money and time that is wasted on training someone new, inexperienced and incompetent is much greater than what companies invest in setting up a creche at a workplace.” (Indian express 2016).

In 2011 Karnataka had a total of 2,78,72,597 workers constituting 45.6 percent of the total population. Among them, 59 percent of males are workers comprising 1,82,70,116 persons and female workers are 31.87 percent out of total female population that is total 96,02,481 female workers. Chitradurga district occupies the top position among top work participating district in the state with 51.6 percent, followed by Chikkaballapura, Hassan, Tumkur and Kodagu districts with work participation rate of more than 50.0 percent. The lowest work participation rate of 41.25 percent is recorded in Bidar District (Census of India 2011). The highest proportion of male workers is registered in Mandya district at 63.5 percent and the lowest proportion of male workers is recorded in Bijapur district at 52.2 percent. In respect of female workers, the highest proportion is recorded in Chitradurga district at 41.9

percent and the lowest proportion is registered in Bangalore district at 24.6 percent. (Census of India 2011).

1.5. WOMEN WORKERS IN INFORMAL SECTOR IN DAKSHINA KANNADA

Dakshina Kannada is a unique district in the state of Karnataka in India. It is sheltered by the Western Ghats on the east and also surrounded by the Arabian Sea on the West, Dakshina Kannada receives abundant rainfall during the monsoon. It is bordered by Udupi District to the North, Chikkamangaluru District to the northeast, Hassan District to the East, Kodagu to the southeast and Kasaragod District in Kerala to the South. Women constitute a major work force of Dakshina Kannada district. Women are engaged in a number of works. Women work in both organised and unorganised sector in Dakshina Kannada. According to the 2011 census of India, Dakshina Kannada district had a population of 2,083,625.The district is divided into five taluks, namely Mangaluru, Bantwal, Puttur, Sullia and Belthangady. Among the taluks of Dakshina Kannada, Mangaluru is fast developing and has seen rapid urbanisation. Mangaluru is also selected under smart city project of the Government of India. As a result of rapid urbanisation and industrialisation job opportunities have increased in Dakshina Kannada. A larger section of the society is working in the informal sector. In the last two decades women's access to paid work has increased in most of the fast-developing cities in India. Particularly job opportunities in the informal sector have increased. Mangaluru is also one of such cities where there are increasing job opportunities when it comes to informal sector especially for women. This has been a result of globalization which has opened up number of job opportunities for women to work. This means more and more women are working in the informal economy which provides them minimum financial security to support their families (ZPDK 2021).

Mangaluru is well known as one of the cleanest cities in India which is the best suitable for health living environment demand for houses and apartments also have increased. It is clearly seen that during last decade the number of apartments that have come up around the city. There is also a lot of infrastructural change that is taken place. This has resulted in more and more job opportunities in the informal sector. Since these are low paid jobs, it attracts more and more women participation in work. Increasing demand for informal and unskilled workforce has enabled migration. Workers not only from all over Karnataka but even from different states of India migrate to Dakshina Kannada to avail the various job opportunities. Comparatively informal workers are paid well in these cities than in the rural area and other semi urban areas. Urbanization has also attracted more and more migrants to

the city of Mangaluru. A good number of migrated women workers work in construction industry, whereas the local women also are part of informal sector because most of them work as daily labourers, agricultural labours, causal workers, cashew industry, small scale industries, construction sector domestic servants etc. As they are paid less wages and majority of them are migrated from other states and cities, they face a number of difficulties. Majority of them stay near the work place without any safety and sanitation. Besides increasing cost of living makes them to suffer in number of ways.

1.6. WOMEN WORKERS IN CONSTRUCTION INDUSTRY

Around 16 percent of India's working population depends upon construction industry for their livelihood (Kalpana & Kiran 2013). Indian construction industry employs about 51 million people and the second largest employer and contributes around 9 percent to the GDP of the country (Chopra Divya 2020). It provides job opportunities to both skilled and unskilled workers and it is presently growing at the rate of 7 percent per annum. With over 35 million workers engaged in this sector, women occupy nearly 30 percent of the workforce. Almost 65 percent of the women labourers work here because male members of their families already being employed here (Choudhari Shruti 2019). Indian construction industry is classified as commercial construction, residential construction, industrial construction, transportation infrastructure construction and energy & utility construction (Mordor Intelligence 2022). India is expected to become world's third largest construction market by 2022 (IBEF 2022).

Construction sector in India is dominated by male workers (Choudhari Shruti 2019). But a good number of unskilled female workers are found working in the construction sector due to easy availability of job opportunities all over the country. Women labour have to work always as unskilled labour carrying bricks, tiles, stones, sand and other related construction materials on their heads to the construction site, while the skilled or semi-skilled work in most of the cases is done by men. But recent expansions (before the economic crisis) has resulted in a higher number: trade unions estimate that there were roughly 40 million migrant construction workers in India in 2008 (Sarde 2008). Construction attracts both skilled (masons, carpenters) and unskilled workers. Although there is some scope for upward mobility, poorer and lower caste/tribe migrants tend to remain in low-paid unskilled jobs. This is because of discrimination which deprives them of opportunities to gain skills. Women work mainly as unskilled workers. Women working in the unorganized sector lack supportive service like crèches and child care centers where women could leave their children during

working hours. Sexual harassment is very acute in the sector. Contractors exploit young girls even women, and women many a situation circumvents to their lust. Lack of organization also hampers the bargaining power and the power of resist exploitation. 59 percent of women aged 18-40 involved in the construction sector, have been the subject of sexual harassment (Snook Jenny 2017).

2. REVIEW OF LITERATURE

Recognition of appropriate research gap provides the right direction for the present study as to study the issues which have been not covered in the earlier studies. The existing studies related to women workers in the informal sector in special reference to construction sector have been critically reviewed and summarized under the different objectives of the present study. They are classified as given below:

- Status of Women Employment in Informal Sector.
- The Socio- Economic Conditions of Women Workers in Informal Sector.
- The Problems of Women Labours in Construction Industry.
- The Social Security Measures Available for The Women Workers in Informal Sector.

2.1. Status of Women Employment in Informal Sector

Papola (1981) in his informative book titled 'Urban informal sector in a developing economy' mentions that, the urban labour market discriminates against women much more than the rural labour market. This discrimination results in decline in the participation of women in economic activities.

Banerjee Nirmala (1985) in one of her very informative reports of 'The survey of women workers in the informal sector of Calcutta' found that the women workers who are in unorganized sector suffer from disabilities and exploitation by a large extent against those who are in the organized sector. She further highlights that majority of them are domestic servants and rest were doing unskilled and semi-skilled jobs. About 25 percent of them were working as piece-rate workers and many of them were ready to work even in social tabooed areas.

Mathur (1989) conducted a study on 'Working and living conditions of migrant women construction labourers' where it is found that migrant workers hardships stem from economic

disparities, social inequalities, physical limitations, psychological constraints, legal inadequacies, technological ineptitude and administrative shortcomings. He calls for emphasis on programmes for human resource development.

Kumar Rachel (1994) in his study titled 'Development and women work in Kerala: Interactions and paradoxes' classifies women workers as contract labour and casual labour. Contract labours are attached to a contractor and they work wherever posted. Casual labours are temporary workers and they cease to be employed after the completion of the work. The nature of work is unskilled and the average age of workers is between 23 and 27. A correlation is found between the social and economic class of the respondents. Their wages differ from place to place and since they are unorganized, they have no bargaining capacity for the revision of wage. All this has deteriorated the conditions of women workers and their family. Added to this, their workplace does not provide any satisfaction or pride. So far there has been no comprehensive legislation to cover the unorganized sector in general and the women construction workers in particular workers in many situations thrown open to exploitation and hardships. All this led to the poor health of workers and they received poor medical treatment. Despite working hard women construction workers thus receive no just treatment. A study of the informal sector in India has come up with the following conclusions. Informal sectors both in terms of employment and income have been a predominant sector of the Indian Economy.

Nair Hema (1998) made an exploratory study on 'Migrant construction worker' where she reveals that, the migrant construction worker has no paid leave or compensation for childbirth or injuries sustained in the construction work site. In the study it has been observed that temporary workers are not eligible for any benefits and that in most cases it has been widely acknowledged that Contract Labour Central Rule (1971) are flouted everywhere.

Narasimhan S (2000) in his exploring study on 'The informal sector: significant but struggling for a placer and recognition' makes a point that, the emergence and growth of slums in urban areas are ascribed to the pre dominant presence of the urban informal sector. It seems evident that rural migrants in search of jobs in the city found accommodation in slums. Majority of the migrants get job in the informal sector their position remained the same. The low wages are totally unrelated to the high cost of urban housing.

Chen Alter Martha (2001) made a study on 'Women in the informal sector; a global picture, the global movement' where it is revealed that, over the past two decades, employment in the informal sector has risen rapidly in all regions in the world. Until the recent Asian economic crisis, it was only the rapidly-growing economies of East and South-east Asia that experienced substantial growth of modern sector employment. However, in the wake of that crisis, most of these countries have experienced a decline in formal wage employment and a concurrent rise in informal employment. Even before the crisis, official statistics indicated that the informal sector accounted for nearly half of total non-agricultural employment in East Asia, over half in Latin America and the Caribbean, and as much as 80 percent in other parts of Asia and in Africa occupational distribution in India, particularly during the 1970s, it is the informal sector which accounted for most of the increase in non-agricultural employment and that this growth in employment occurred not only in activities traditionally thought to be associated with the Informal sector expansion such as trade, construction and services but also importantly in manufacturing, and there is a strong presumption that the manufacturing segment of the informal sector expanded faster than its services segment.

Lakhani Ram (2004) in his study on 'Occupational health of women construction workers in the unorganized sector' explores that, construction industry is by far the oldest industry in the civilized world. Protecting construction workers from injury and disease is among the greatest challenges in occupational safety and health. In the construction industry workers keep moving but their product remains at one place. The significance of the construction industry to the economic and social life of the country is noteworthy.

Khan Abusayed A. (2005) in his study explores 'the status of working women in informal sector in Bangladesh' where he comes out with the conclusion that the construction sector has remained about intensive production with low level of machanisation. He feels that many of the features of the orgnaisation of the construction sector as well as work relations of the construction are inherited for centuries from a pre- industrial society.

Gupta Meenakshi (2007) in her study on 'Construction unorganized labour' she classifies the construction workers into skilled and unskilled. She also adds saying though child labour is prohibited, children are engaged for unskilled jobs. Most of the workers in this sector are employed in a casual basis. Employment in construction is usually interspersed with pensions

of unemployment of varying duration, mainly due to fluctuating requirement of labour force on each worksite. The nature of work is such that there are no holidays. It is established that female workers do not in general get minimum wages. Though skilled workers by and large are engaged through intermediaries who introduce the workers to contractors on a commission basis. Unorganized construction workers can truly describe as a sweet labour and violation of labour on minimum wages, equal wages, child labour, contract labour, inter-state migrant workers etc.

India's **National Sample Survey Organization (2011)** in its 67th report found that unorganized manufacturing, trading, retail and services employed about 10 percent each of all workers nation-wide, as of the data of 2010. It also reported that India had about 58 million unorganized non-agricultural enterprises in 2010. Given its natural rate of population growth and aging characteristics, India is adding about 13 million new workers every year to its labour pool. Indian economy has been adding 8 million jobs every year predominantly in low paying, unorganized sector. The left out 5 million youth also join poorly paid partial employment, causal labour pool for temporary infrastructure and real estate construction jobs, or in many cases being unemployed.

Kalpana & Kiran (2013) in their joint research work titled 'Status of female workers in construction industry in India: a review' opined that, construction workers are the backbone of the economy as they help in creating infrastructure necessary for industrial growth. Women are almost unskilled workers and they easily find jobs in construction sector but they face a lot of problems like wage discrimination, gender and sexual harassment, unhealthy job relationship, lower wages etc. Despite of all these barriers construction industry continues to attract a greater number of women workers. The female employment is very high in the construction sector even though they work as helpers or unskilled workers.

Thakur S T (2015) justice of the Supreme Court, recently in one of the key note address revealed very informative and interesting fact which reveals that, 90 percent of the Indian workforce is a part of unorganized sector. The benefits of various schemes started for their welfare are proved to be ineffective due to poor implementation by the respective government authorities. The largest constituency of Indian workers is in the unorganized labour. Out of 46 crore workers, 14 crore are women. Every state has poverty alleviation

schemes but the benefits don't reach them. During the years 2008 to 2013 there has been zero spending by the government towards the welfare of unorganized labour.

Reddy B. R. (2016) in his book 'Women empowerment through micro finance' explores that, in India, policies of the government are a failure and this is due to the problem of inequality. Women have been the vulnerable section of the society and constitute a sizable segment of poverty struck population. Women face gender specific barriers to access education, health, empowerment etc. the poor women are characterized by lack of education and access of resources, both of which is required to help them work their way out of poverty and for upward economic and social mobility. The problem is more acute for women in countries like India, despite the fact that women's labour makes a critical contribution to the economy. This is due to low social status and lack of access to key resources.

International Labour Organization (2017) in its report titled 'India labour market update' reveals that, majority of the workers in India are in informal employment. Although there has been a shift out of agriculture, construction sector has absorbed more workers than other sectors in recent years. Most of the jobs created in the formal sector are informal in nature because workers have no access to employment benefits or social security.

Maitra K Ashoke (2020) in his article titled 'what is that hails our informal sector?' strongly mentions that the union Government needs to define informal sector properly and provide labour legislation to protect employment and wages. The author also opined that the definition and percentage of unorganized labour in the informal sector are blurry and confusing. The economic survey 2018-19 said that 93% of Indian workforce employed in the informal sector. But report by NITI Aayog's strategy for new Indian at 75 released in 2018 says that 85% of the workers in India are engaged in informal sector. When it comes to the sources of information the economic survey does not mention it. The NITI Aayog does and cites a 2014 report OECD India policy brief: education and skills, which in turn is silent on its source of information.

Big Rentz (2022) in the articles titled 'Women in construction: the state of the industry in 2022' mentions that, construction industry is dominated by men. Out of all the people working in the construction sector, women comprise only 10.9 percent. Considering that women make up 47 percent of the workforce, construction sector is only benefiting from

about 1.25 percent of women in the workforce. There are several factors that explain this enormous fact, including unconscious gender bias, lack of training and negative perception about women workers working in the construction sector. Despite of these barriers women continue to build their path in the industry. As new construction industry jobs are expected to balloon by almost 2 million in 2022, companies are looking to recruit more women than ever before to bring their skill sets into the field.

2.2. The Socio- Economic Conditions of Women Workers in Informal Sector

Reddy Atchi (1985) made an extensive study on 'The socio-economic conditions of women construction workers in Hyderabad' by surveying twenty families, compares their working and living conditions with that of their counterparts in villages. She looks at the problems of poor workers in urban slums and analyses living conditions of female construction workers before they came to the city. Economic and demographic changes accompanying the development process have contributed to worsening the working conditions. Subcontracting has increased due to the positive measures to encourage the establishment of small-scale industries and protective measures to restrict the expansion of large units. Within its structure, women are concentrated in working within the homes at the lowest levels of production about which no reliable statistics is available.

Jayalakshmi P (2016) in her study 'Socio economic conditions of women in construction industry- a study in Visakhapatnam city' reveals that the construction industry is the largest industry in India and in the world just after agriculture. The number of women workers in informal sector is many times more than that in the organized sector. This is due to their education, skills, family restrictions, lack of suitable employment etc. There are no strict laws governing the informal sector in any economy. Construction work is painful in nature and requires hard labour and physical strength.

Murali & Parashurama (2019) in their study 'Socio economic conditions of women workers in building construction industry: with special reference to Karnataka' opined that, women in construction industry are engaged only in unskilled labour. Their potentials are not yet explored. Women empowerment is needed due to their social backwardness, skills, good family maintain habits, capacity and their aptitude to work sincerely. Training women would improve their socio- economic conditions.

Archana & Kshama (2021) in their study titled 'socio- economic status of women labours in construction industry, Gurugram' opined that, in India women workers make for around one-fifth of the overall economic operations of the total workforce. The core industrial growth is building construction. It is one of the leading sectors with 10 percent growth per annum. In this industry women are mainly unskilled workers and suffer significant work-related problems such as gender discrimination, dysfunctional working relationships, sexual harassment and lower wages. They are asked to do works like carrying bricks, cleaning the construction sites, gravel, mortar and water up to the masons and carpenters.

2.3. The Problems of Women Labours in Construction Industry

Ranade N. S (1975) in his study on 'Women construction workers: Delhi' reveals that, the construction industry provides intermittent employment of a causal nature. Unlike other industries where women are employed in semi-skilled in building industry they are employed only as unskilled employees. The task assigned to them are carrying earth, mortar or bricks, crushing bricks and working on hand pumps. The job of the unskilled worker is more strenuous in construction industry than in other manufacturing industries. The short duration of employment, frequent moment from one sight to another, makes them difficult to have settled life and stable household. There is usually short period of unemployment extending to few days or even a few weeks.

Gangrade & Gathia (1983) in their work 'Women and child workers in unorgainsed sector' explore that the women in the unorganized sector face a lot of problems: low wages, long hours of work, insecurity regarding job and sexual harassment. In-spite of the law prescribing equal wages for equal work, women are seldom paid wages at par with men workers. The employers give two reasons for this. The first thing is that women are less productive and second, that they are less skilled.

Bhatt Ela R. (1988) in the report on 'National commission on self-employed women and women in the informal sector' explores that the situation of women construction labourers is particularly bad: they are forced into a nomadic existence working for contractors, who most often do not fulfill their contractual obligation of providing shelter, water and toilet facilities and childcare facilities. Ration cards are generally not available to these women. Their children are not enrolled in schools because they are always on the move, they do not have a

permanent home and schools may be too far away. Although protective legislation exists it is rarely enforced particularly due to the absence of workers organization.

American social worker **Chen Alter Martha (2001)** undertook a study on 'Women in the informal sector; a global picture, the global movement' where it is revealed that, there are two types of construction workers - those living in the cities, and those who are migrants. It is the migrants who have a harder time. They have no community, except the other workers. Their living conditions are much worse. They have no water supplies, toilets and nowhere to leave the children when they work. The workers are recruited from villages by contractors who employ them for public and private projects. The contractors are responsible for accommodation, transport to and from the site, and decide their pay and working conditions. Women labourers also say they are often paid less than men. Female workers in Delhi said they earn Rs 250 per day compared to Rs 450 paid to men for the same work as it is generally accepted in the industry that women to be paid less. Most women come with their husbands, and often with their infant children who are seen playing amongst the piles of bricks and gravel as their parents labour under the blazing summer sun. Two or three times a year, the workers go back to their villages to see children they left behind with grandparents and pay off debts mounted over the years.

Jhabvala et al (2002) in their exploring study 'globalisation and economic reforms as seen from the ground' state that, women in the construction industry are mainly employed in manual work and perform various unskilled jobs in the industry like cleaning the building sites, carrying bricks, gravel, cement, mortar and water up to the skilled carpenters and skilled masons, irrespective of number of hours they worked, they are not upgraded from unskilled to skilled as males.

Kalpana & Kiran (2013) in their joint research work titled 'Status of female workers in construction industry in India: a review' state that, women are almost unskilled workers and they easily find jobs in construction sector but they face a lot of problems like wage discrimination, gender and sexual harassment, unhealthy job relationship, lower wages etc. Despite of all these barriers construction industry continues to attract a greater number of women workers. The female employment is very high in the construction sector even though they work as helpers or unskilled workers.

Bowers Rebecca (2014) in her article titled **'**Migrant female construction workers and capacity to aspire in Bangalore' explores that the low status job of female construction workers entail breaking stones, sweeping carrying head loads, fetching water and mixing cement. They face the additional burden placed on them as wives and mothers. In comparison with the local workers they are paid lesser wages and assigned risker projects on high rise buildings. Sometimes migrant workers from Bihar and UP may have become a target for political and physical violence by pro Kannadiga group.

Jule (2021) in her study titled 'Retrenchment and casualisation of employment' mentions that, there is need for a multi-level analysis - examining the construction sector women in the context of their household, role of their occupations, and role of any organization in their occupation and impact of public policy.

Sri Krishna (2022) in his article tilled 'Women construction workers face serious health and safety hazards at work and beyond' explores that, women in India's construction sector are largely employed as daily wagers. They stay in informal settlements in and around the construction sites and have high exposure to particulate dust and gaseous matter. The women are also affected by pollution due to the solid fuel used for domestic cooking like wood, charcoal and cow-dung cakes. Children of these workers are also exposed to pollution and their health is also a matter of concern. These concerns are rarely taken into consideration by the construction companies.

2.4. The Social Security Measures Available for The Women Workers in Informal Sector

Patrick Martin (1998) in his result-oriented study titled 'A study of unorganized women' reveals that, workers in construction industry, in various skill categories received daily wage earnings above the minimum wages fixed in 1994. However, when compare with the revised wages for 1998, unskilled and semi-skilled workers received wages below the minimum wage level.

Majid Abdul (2000) in his book titled 'Legal protection to unorganized labours' makes an interesting point that, labour system in our country exists with its own meaning, origin and evolutionary developments. This system of unorganized labour is called by different names in different parts in our country. The national commission on labour in India (1969)

incorporated the following types of labour in the purview of the unorganized namely contract labour, query labour, domestic labour, agriculture labour, construction labour, workers from small scale industries, handloom and power-loom workers, beedi and cigar workers, sweepers, and scavengers, workers from tanneries, tribal labour, employees in shops and commercial establishment and other unprotected workers our construction of India provided to all the citizens of the country justice-social, economic and political, liberty of thought, expression, belief, faith and worship.

Nandal Santosh (2006) in association with Haryana Economic Association undertook an informative study on 'Women workers in unorganized sector: A study on construction industry in Haryana' where she brings to light that, organisations working for the welfare of self-employed women and women in the unorganised sectors are constantly demanding immediate intervention by the State government to end exploitation of such women. Where she also reveals that the government laws related to the safety of women at work place are in efficient and this valuable section of the society are vulnerable to exploitation of all kinds.

Jayalakshmi P (2016) in her study 'Socio-economic conditions of women in construction industry- a study in Visakhapatnam city' reveals that the construction industry is an integral part of countries infrastructure and industrial development. The number of women workers in informal sector is many times more than that in the organized sector. There are no strict laws governing the informal sector in any economy. Hence, there is no such job and social security to the workers. Among informal industries 95 percent jobs are purely contract based or seasonal.

3. STATEMENT OF THE RESEARCH PROBLEM

In India, women are almost always involved in some kind of productive and/or reproductive activity, but much of their work is invisible, and they are largely employed in low skilled, low paid informal work with little or no social security (Chen & Shalini 2016). Women get restricted to own-account or home-based employment, where in the most cases, they earn less and also lesser than men in the same type of informal employment. Where women's mobility is not restricted, they are found as market or street vendors or hawkers where they face risks to physical safety and health. The lack of access to formal child care due to its cost exacerbates female informal workers' work burdens. They depend on support

of family or neighbours to take care of their children while engaged into work. It is also common for them to bring their children to their work places when informal sources of child care support are not available. Thus, despite the low earnings and precarious nature of much of women paid informal work, in both developed and developing countries (Bertulfo Lota 2011).

Women labourers in the informal sector in large do not have the advantages of maternity benefit, equal remuneration and child care facilities inspite of existing legislation. The work environments also like implementation machinery is weak, legal procedures are expensive and cumbersome. Besides, women having no viable alternatives of employment are not in position to resist vested interest. The present processes of industrialization have not resulted in any significant occupational, diversification of female labour force in the informal sector, women have penetrated only in a very few modern industries, by and large they remain predominant in low-skilled work their role in management and decision making continues to be very limited and their employment status remains poor (Bhatt R, Ela. 1988). In this juncture to identify the measure for and suggest the strategies relation to women empowerment is needed to be done and with this the earlier studies and works have been reviewed for finding research gap.

4. RESEARCH GAP

The review of the studies that are already conducted across the world and regions of India relating to women workers in informal sector reveals the need and scope for further in-depth studies in the area. But in the state as well as regional level there has been a few micro exploring studies have been done but no such integrated in depth or result oriented studies have been conducted on women in informal sector. Besides, the existing studies at the regional level are focused on either beedi industry or agricultural sector. Thus, to fill this research gap this study has been undertaken. This study has an integrated in-depth view of women workers in informal sector in construction industry in Dakshina Kannada district.

5. NEED FOR THE STUDY

Women are an integral part of our society. In recent years we see a differential trend in working pattern of women. Besides, a huge rural population has migrated to the urban cities like Bengaluru and Mangaluru. On the other hand, the growing cities avail plenty of job opportunities in the informal sector. It is easy to get employed in the informal sector,

because as the name goes it is informal: no fixed contracts have to be signed, easily can be shifted to other types of works, and do not require any kind of specialization or skill to do the job. Most of the women employees work along with their men to support their family. Besides the increased living conditions in the urban areas helps them to support their family a decent living by helping their men in their work. But these working women are vulnerable to different kinds of exploitation and inequalities besides they face a lot of problems in their working and living environment (Orji & Mathew 2018). Problems may be related to healthy living conditions that is health, safety, privacy, inequality, partiality, discrimination, unequal wages, lack of education of their children, low wages, no social life and job security etc. Women also play a dual role of being an important member of the family and she also works as men do. Therefore, the earlier studies done in Dakshina Kannada district, don't throw light on these researchable issues like their lifestyle, work environment and problems faced by women workers in construction sector.

6. RESEARCH QUESTIONS

A notable feature of quality research is research questions. Any kind of research study for that matter depends upon the good research questions. Research questions vary based on qualitative and quantitative research (Hegarty 2020). As the present study being conducted on women workers in informal sector in Dakshina Kannada district, the following primary research question has been investigated:

- What are the opportunities and challenges faced by women workers in construction sector in Dakshina Kannada district?

The above question has framed the scope of the presented study. In the process of research study few other research questions were generated and explored:

- How does the socio-economic conditions of women workers in informal sector have a bearing over their job selection?
- What leads to high concentration of women workers in construction industry?
- How do women workers in construction sector find work environment in Dakshina Kannada different from other regions?
- How do women workers in construction industry come across wage discrimination?
- What are the various works that women workers are assigned in construction industry in the study region?

- How informative are the women workers in construction industry about the various facilities provided by the Government for their welfare?

These sub questions helped in conducting in depth study on women workers in informal sector in Dakshina Kannada district and guided in exploring the scope as well as boundaries of primary research question throughout the study.

7. OBJECTIVES OF THE STUDY

For the effective testing and analysis of research issues following specific research objectives are designed:

1. To analyse status of women employment in the study area.
2. To analyse the socio- economic conditions of women workers in informal sector in general and construction industry in particular.
3. To examine the problems of women labours in construction industry.
4. To examine the social security measures available for the women workers in informal sector.
5. To suggest alternative strategies for the empowerment of women workers in informal sector.

8. SCOPE OF THE STUDY

The prime purpose of the present research is to study in depth about the women workers in informal sector, in special reference to construction industry in Dakshina Kannada district. Since a large number of women workers are found in construction industry in Dakshina Kannada district, this research examines the status, opportunities and challenges and problems faced by women workers in informal sector in general and construction industry in particular in Dakshina Kannada district. The study also identifies their socio-economic conditions, issues and problems that they come across in their day today life and in work environment. The study examines the various existing social security measures available for the benefit of women workers in informal sector and suggests certain alternative strategies for the benefit as well as for the empowerment of women workers in informal sector.

9. HYPOTHESIS

The study has the following hypothesis:

H1. There is no such significant relationship between educational status and selection of job among women workers in informal sector.

H2. Demographic variables significantly impact the factors related to women labourers.

H3. Lack of awareness about their rights is the major problem in empowering the women workers working in informal sector.

H4. There is no significant difference in the opinion on working conditions and satisfaction from work environment of women workers between various age groups.

H5. There is no significant difference in the income, wage per day and type of house they live in between women workers of various age groups

H6. There is no significant difference in the income, wage per day and type of house they live in between illiterate and primary educated women workers.

H_7. There is no association between the Satisfaction from the work environment and working conditions.

H_8. Demographic, socio-economic factors as well as factors related to work environment of women workers have no impact on the satisfaction from the work environment and expectations on the work environment of the women workers.

10. RESEARCH METHODOLOGY

The study on "Women Workers in Informal Sector: a study of Dakshina Kannada District" is an empirical work analyzing various issues related to women labourers working in informal sector using both primary and secondary data. The study is undertaken in Dakshina Kannada district, a coastal district of Karnataka.

10.1. Methods of data collection

I) Primary data

To explore the concept of women workers in informal sector in Dakshina Kannada, primary data has been analyzed. It is collected through observations, interviews and questionnaire methods etc. The questionnaire contains questions about the age of the respondent, the native of the respondent, educational qualification, current work, type of work, years of work experience, wage rates, annual income, the living and work condition, socio-economic profile, reason for migration to the study region, work life, job satisfaction, issues and challenges in daily life and work environment of women labourers has been included. These

questions are asked for women labourers of construction sector in the Dakshina Kannada district under random sampling method.

II) Secondary data

The secondary source of data relating to the study has been gathered from following information sources like: Census and NSSO reports on migration Economic Survey of India and Karnataka, Government Reports, Government Gazette, Department of Labour Welfare Report, Reports of various research and surveys conducted by institutions and individuals, published articles on working women and informal sector, annual reports of various years published by District Labour Department, District Statistical Office Reports, office document, journals, newspaper, websites, reports of various committees etc.

10.2: Sampling Design

The study is focused on five taluks of Dakshina Kannada district in Karnataka state namely Mangalore, Bantval, Beltangadi, Puttur and Sulya (Census 2011). To study the problems and perspectives of women workers in construction industry a sample size of 387 was determined using Yamane's formula. The 387 respondents are selected from all 5 taluks of Dakshina Kannada district using proportional allocation technique. This sample has been decided based on the data given by District Labour Office of Dakshina Kannada district.

According to the District Labour Office statistics 2021-22, total registered construction workers are 1,13,352, out of which 11,671 are women workers. Since it was pre-determined that all the respondents are not able to read and understand the questions given on the questionnaire, data is collected through personal interview method where all 387 respondents opinion has been collected using the pre-designed and approved systematic questionnaire. A pilot study is also conducted taking 75 respondents, based on which the final questionnaire is prepared.

10.3: Statistical Tools used

To analyze the data, statistical tools such as reliability test, percentage analysis, descriptive analysis, Chi-Square test and fishers exact test, factor analysis, Anova, correlation, Multivariate Regression analysis are used.

11. MAJOR FINDINGS

11.1: Socio-Demographic Profile of Women Workers

a) Among the respondents, a majority that is 256 (66.1%) respondents are working in the urban areas, and the rest 131 (33.9%) are working in the rural areas.

b) The respondents belong to different districts. A majority that is 141 (36.4%) respondents belong to Bagalkot district, 101 (26.1%) of the respondents belong to Mandya District, 73 (18.9%) belong to Dharwad district and 72 (18.6%) belong to Bijapur district.

c) When it comes to age group, out 387 respondents, a majority 214 (55.3%) belong to the age group of 21-30 years which indicted that majority of the women working in the construction sector are of young age. 104 (26.9%) of them belong to the age group of 18 -20 year and just 69 (17.8%) belong to the age group of 31 – 40 years.

d) When it comes to educational status, it is found that, a majority that is 246 (63.6%) respondents have just studies up to primary and the rest 141 (36.4%) of the respondents are illiterate.

e) Among the respondents, a majority that is 355 (91.7%) of the respondents are married and rest 32 (8.3%) are unmarried. Among the 355 (91.7%) married respondents, a majority that is 211 (54.5) of them have 3-4, 72 (18.6%) respondents have 5-6 children, 64 (16.5%) respondents have 1-2 children and just 8(2.1%) of them have no children.

f) Monthly family income of the respondents reveals the economic condition of the respondents. Among 387 respondents, a majority 142 (36.7%) respondents had a monthly family income between 5,001 to 8,000, 72 (18.6%) respondents had family income between Rs 8,001 to 10,000, 72 (18.6%) of the respondents had a family income above Rs 10,000, 69 (17.8%) respondents had a monthly income of Rs 3,000 and below and just 32 (8.3%) respondents had family income between Rs 3,001 to Rs 5,000.

g) Educational qualification of respondent's husband reveals that Among the 355 married respondents 286 (73.9%) of respondent's husbands are illiterate and 69 (17.8%) of them have studied up to primary. Among 387 respondents, there are 355 (91.7%) respondents' who are married and their husbands are working and the rest 32 (8.3%) respondents are unmarried.

h) When it comes to the income of the spouse, a majority 146 (37.7%) respondents husbands' income is between Rs.3001- 5000, 69 (17.8%) respondents' husbands have an income of Rs 3,000 and below, 70 (18.1%) have income of Rs 5,001- 8,000 and 70 (18.1%) have an income of Rs. 8001 to 10,000.

i) It was found that, among 387 respondents, 214 (55.3%) of the respondents live in nuclear family and rest 173 (44.7%) live in joint families.

j) Looking into the financial situation of respondents it is found that a majority, that is 142 (36%) are debtors and the rest 245 (64%) had no debt. It also indicates that they are not eligible to borrow due to lack of asset base. Among 142 (36.7) respondents 69 (17.8%) respondents have borrowed an amount of Rs 25,000 to 50,000, the rest 73 (18.9%) borrowed below Rs 10,000.

k) All the respondents had their own house at native. A majority 210 (54%) of the respondents had semi pucca house and 177 (45%) respondents had pucca house. But at the place of work here in Dakshina Kannada a majority that is 314 (81.1%) stay in a rented house and the rest 73 (18.9%) stay in at the accommodation provided by the contractors.

l) It was found that all the 387 (100%) respondents belong to Hindu religion. Table 6.17 explores the respondents' category, where a majority 217 (56.1%) respondents belong to SC category, 32 (8.3%) belong to ST category, 69 (17.8%) belong to minority and the rest 69 (17.8%) belong to general category.

m) As water and sanitation are essential elements, at the place of stay in Dakshina Kannada all the respondents had access to pipe water provided by the corporation or respective Grama Panchayaths and a majority 245(63.3%) have own toilets and the rest 142 (36.7%) have shared toilets.

n) Among the respondents, a majority, that is 176 (45.5%) of the respondents use fire wood as the main source of fuel for cooking, 138 (35.7) use LPG for cooking and rest 73 (18.9%) use kerosene as source for cooking.

o) Women workers usually face a lot of common sicknesses. It is observed that 245 (63.3%) respondents opined that they are healthy and had no such prolonged sickness, 73 (18.9%) respondents had stomach pain and the rest 69 (17.8%) had regular back/ body pain. This also reveals that they use public health services and rarely go to private hospitals for treatment.

p) It is observed that majority of the respondents bring their children to the work place. The study also explores that, 142 (36.7%) respondents' children do not go to school as there is no schools nearby and due to constant migration.

q) Among the respondents 141 (36.3%) got married between the age 18 to 19, 72 (18.6%) between 20-21, 71 (18.3%) between 22-23 years and rest 70 (18.2%) between 24 and above. When it comes to delivery of first child among 347 respondents 157 (45%) respondents delivered their first child between 18-19 years, 100 (30%) respondents delivered their first child between 20-21 years, 50 (14%) respondents delivered their first child between 22-23 years and the rest 40 (11%) respondents had their first child at the age of 24 years and above.

r) Women labourers are engaged in work for a number of reasons. One of the prime reasons which insists women workers to go out and work for their family is the bad habits of their spouse. In the present study, it is observed that a majority of the respondents' husbands are into addictions. It is found that only 70 (18.2%) respondents have saving habit and all the respondents were affected by COVID-19 pandemic.

11.2: Nature of Work and Work Environment

a) The study found that among the respondents, a majority 211 (54.5%) respondents have been working in the study area for last 5-9 years, 104 (26.8%) working for 1-4 years and rest 72 (18.6%) working here for less than two years. When it comes to the reason for choosing to work in Dakshina Kannada, a majority 138 (36%) respondents opined that they have a good and supportive work environment in the construction industry, 67 (17.2%) said that they choose to work due to plenty job opportunities, 78 (20%) say that they get attractive wages, 63 (16.2%) prefer this work because they get regular jobs and rest 41 (10.6%) opined that their relatives are here in Dakshina Kannada and that is the reason they have come here to work.

b) It is also found that majority of the respondents started to work in the early age between 18- 20 years and all of them work either as head carriers or helpers.

c) Respondents have difference of opinion about being engaged in work141 (36.4%) respondents opined that they work to educate their children, 72 (18.6%) work to support the family because their husbands are alcoholic, 70 (18.2%) work to support low earnings of their husbands, 70 (18.2%) work due to poverty and rest

34 (8.6%) opined that they are single and they work to support their parents and family.

d) Among the respondents a majority 245 (63.2%) are able to find a job for 11-20 days in a month, 72 (18.6%) are able to get a work for less than 10 days and rest 70 (18.2%) are able to get work for 21-30 days in a month. A majority 213 (55%) respondents opined that they work for 8-9 hours per day and the rest 174 (45%) work for 6-7 hours per day.

e) Nature of work reveals the working condition. Among the respondents 174 (45.5%) opined that the work is less hazardous, 72 (18.6%) say that work is highly hazardous, 72 (18.6%) revealed that work is hazardous, 69 (17.8%) opined that the work is much better than many other works.

f) The study also explores before and after working conditions of the women labourers. 176 (45.5%) respondents opined that they are indifferent, 141 (36.4%) said that their present situation is average, 70 (18.2%) said that their situation at present is better when compared to times when they began to work.

g) Priority of the workers towards work and family reveals their commitment and responsibility. Among the respondents a majority 206 (54.5%) respondents opined that family is important for them and the rest 172 (45.5%) respondents said that they assign first significance to work compared to family.

h) Availability of work during COVID-19 pandemic reveals that among 387 respondents a majority 314 (81.1%) had no regular work and the rest 73 (18.9%) could find regular work.

i) Among the 387 respondents a majority 222 (57.3%) respondents opined that they receive daily wages, 142 (36.8%) receive wages once in a week and rest 23 (5.9%) receive wages on completion of work.

j) When it comes to wage rate, a majority 211 (54.5%) respondents earn wages between Rs. 401-500 and 176 (45.5%) respondents earn wages between Rs.301-400.

k) The respondents of Mangaluru Taluk received comparatively timely and higher wages of Rs. 450 compared to the respondents of other taluks.

l) Among the respondents, a majority 206 (54.5%) respondents always receive timely wages, 101 (26.8%) respondents sometimes receive timely wages, 71 (18.7%) respondents opined that they do not receive timely wages.

m) COVID-19 pandemic has affected the wages and salary patterns everywhere especially in the informal sector. Among the respondents a majority 245 (63.2%) opined that their wages were the same after COVID 19 pandemic, 72 (18.6%) said that their wages are increased, 70 (18.2%) said that their wages decreased.

11.3: Problems at Worksite

a) All the 387 (100%) respondents opined that there was wage discrimination between men and women and 315 (81.4%) respondents did not question the wage discrimination and 72 (18.6%) respondents did question about the wage discrimination with their employers/ contractors.
b) When it comes to the reason behind wage discrimination, a majority 213 (55%) respondents opined that wage discrimination was due to gender discrimination and not in relation the work done, 73 (18.9%) said that wage is discrimination was based on skill of the labour, 69 (17.8%) revealed that wage was based on ability to do heavy work and 32 (8.3%) opined that wage was based physical strength.
c) Respondents' opinion about job satisfaction revealed that a majority 245 (63.2%) are less satisfied with the work, 72 (18.6%) respondents are highly satisfied with the work and just 70 (18.2%) are least satisfied with the work.
d) Basic facilities must be provided for the workers in the work environment. Among the respondents a majority 360 (40.1%) have drinking water facility, 306 (34.1%) have transport facility, 200 (22.3%) have toilet facility, 22 (2.4%) have canteen facility and just 10 (1.1%) have first aid facility at the work place.
e) District Labour Office provides various facilities for the registered construction workers. Among the respondents just 101 (26.1%) were aware about various facilities provided by the District Labour Office and a majority 286 (73.9%) are not aware about the various facilities provided by the labour office.
f) When it comes to awareness about various Government schemes, 145 respondents are ware about pension scheme, 73 respondents are aware about disability pension scheme, 77 are aware about training and tool kit facility, 219 are aware about housing scheme, 288 are aware about maternity benefit schemes, 213 respondents are aware about Ayushman Bharath Yojana, 146 respondents aware about educational scholarship facility, 219 respondents ware about Medical benefit: Karmika Arogya Bhagya scheme, 247 respondents are ware about LPG connection facility, 186

respondents ware about KSRTC bus pass, 144 respondents are aware about Child and Mother benefit; Rs 6,000 up to 3 years after delivery scheme.

g) The study revealed that, among the respondents, 144 respondents received maternity benefit, 74 received educational scholarship for first two children, 2 respondents were beneficiary of Karmika Arogya Bhagya scheme, 72 respondents received LPG connection and just 142 respondents received Child and Mother benefit Rs 6,000 up to 3 years after delivery. This clearly reveals that the women workers in informal sector are aware about various benefits available to them but many of them are not beneficiaries of these schemes for various reasons.

12. LIMITATIONS OF THE STUDY

The main purpose of the present research is to study in depth the opportunities and challenges of women workers in informal sector, especially in construction industry. However, the study has come across the following limitations:

1. The geographical area of the study covers Dakshina Kannada district of the Karnataka State and this nature of region-specific descriptive study is bound to have inherent limitations in generalisation.
2. Since informal sector consists of number of sub sectors, this research on women workers in informal sector is confined only to construction industry.
3. This research on women workers in informal sector especially in construction industry includes only the women workers.
4. Generally, the workers in construction sector bound under contract with their employer. The opinions recorded may not be their frank opinions about the issues and challenges that they face at the workplace. However, every effort has been made to record and report their frank opinions.
5. Since most of the women workers in informal sector are illiterate, their inability to provide precise information which might have resulted in generalising the case.
6. Since the data is based on respondents estimate and memory recall, some respondents are unwilling to disclose their exact earnings and expenditure pattern.
7. The study is confined only to registered women workers in construction industry. However, majority of them are unregistered.

13. CHAPTER SCHEME

The chapter scheme of the study is as follows:

CHAPTER – I: INTRODUCTION

This introduction chapter deals with brief introduction about the research subject and title chosen for the study. This chapter also includes the statement of the research problem, research gap, need for the study, relevance of the research, objectives of the research, hypothesis, research methodology, scope and limitations of the study and chapter scheme.

CHAPTER – II: OVERVIEW OF EARLIER LITERATURE

The second chapter deals with a review of works done earlier in relation with present study. An attempt has been made to review the articles, reports and research works on the concept of women workers in informal sector. The chapter also presents the research gap identified through review of articles and need for the study.

CHAPTER – III: RESEARCH METHODOLOGY

This chapter deals with research design related to present study which consists of geographical area chosen, nature and sources of data collection, sampling method, tools used for data analysis and interpretation, objectives and hypothesis of the study and chapter scheme.

CHAPTER – IV: THEORETICAL AND CONCEPTUAL FRAMEWORK

The fourth chapter includes conceptual frame work such as informal sector, women workers, construction industry, labour migration and highlights the socio-economic profile of the respondent.

CHAPTER–V: WOMEN WORKERS IN INFORMAL SECTOR IN DAKSHINA KANNADA

This chapter explores the demographic profile, work environment, problems faced by women construction workers in the study region Dakshina Kannada.

CHAPTER –VI: DATA ANALYSIS AND INTERPRETATIONS

This chapter deals with the data analysis and interpretations. A detailed field study analysis has been presented in this chapter. Hence this chapter is considered as the core chapter of the present study.

CHAPTER – VII: SUMMARY, FINDINGS, SUGGESTIONS AND CONCLUSION

The last chapter sets out a summary and presents the findings. It also attempts to suggest the suitable alternative strategies for the benefit of informal women workers.

14. SUGGESTIONS

- The study comes across the fact that, majority of the women workers working in construction industry are ignorant about various facilities that they can access after their registration in the labour office. Hence, additional measures must be taken to create awareness among women workers in informal sector either through the contractors employing them or through the district labour department in coordination with various Non- Governmental Organisations, so that all the women workers register themselves and eligible to access all facilities available for them.
- The study explores that, the informal sector workers have no regular job and income. Thus, during the rainy season or when there is occurrence of natural calamities or emergency situations like strikes, pandemics, epidemic etc they suffer the most. In such situations the workers of informal sector must be provided access to food and other basic necessities.
- It is found that the respondents do not have food and nutritional security. Information about balanced diet, additional nutritional requirement during pregnancy, lactation for the growth of infants, change in the cooking method to preserve nutrition's, mental health, pre- natal care, post- natal care, maternal and child health care must be provided for the women workers of informal sector. They must be encouraged to go for institutionalised deliveries and use family planning devices. Need for birth control measures to prevent unwanted pregnancies and spread of communicable and non-communicable diseases must be made known to them.
- The present study reveals that, no medical provisions or economic security is provided to them in case of any accidents at the work place. Therefore, policies must be framed and implemented which makes the employer responsible in-case of any accident in the work place.

- The respondents in the study also mentioned that there is no provision for toilet facilities at the work place, which is a basic need for these working women. Thus, it is strongly recommended to have access to basic facilities like toilet, rest room and drinking water.
- The study reveals that majority of the respondents are living in rented houses. The Government can provide housing facilities for these poor women workers especially women with small children. The labour department could take the lead in this regard.
- It is also found that the rules and regulations set by the labour department disqualifies majority of the workers from getting the labour card because they are not working under a fixed contactor or employer. Hence, it is the prime responsibility of the labour department to identify the construction workers whose nature of job is contract based or causal. Eligible workers must be registered and given labour card so that they too are able to get all the facilities provided to them by the Government.
- The study reveals that, majority of the women construction workers lack legal knowledge and hence out of fear and ignorance they hesitate to report any kinds of crimes against them. The district labour department can assist women in this regard by creating awareness and providing counselling centres to create awareness and legal aid to fight for their rights.
- The present study found that, majority of the women workers in informal sector have not registered in the labour department due to three reasons. Firstly, they are not aware about the place where labour office is situated. Secondly, the women workers never had complete documents that are required including address proofs and identity cards and thirdly, they were not willing to miss one day's work in order to go to the department for registration process.

  Considering the needs of women workers in construction industry to attend regular work, the employer or the contractors must be guided to take initiatives to undertake the registration of the women workers working under them.
- The women workers in construction industry are located far from their home towns, provisions must be made for effective implementation of all the facilities for their welfare like Public Distribution System, Prime Minsters Mathru VandhanaYojana etc.
- Various higher education institutions who conduct social extension activities can extend their help to women workers of construction industry and help them to get

their address proofs and other documentations such as Ayushman Bharath Health Card, labour card, KSRTC bus passes etc.

- Ministry of Women and Child Development must often conduct research and conferences on problems and perspectives of women workers working in the informal sector in India in order to review the policies and programmes implemented by the various Government departments in connection with the informal sector workers.

15. DIRECTIONS FOR FUTURE RESEARCH

This particular research study is confined to study few issues of women workers in informal sector with special reference to construction sector. Women in Dakshina Kannada also work in number of other sectors such as domestic sector, industrial sector, waste management sector etc. There is a need to conduct research in these areas where there is increased women participation. Each sector labour issues are different in nature and diagnosing them would give better picture of the women labour issues in informal sector.

Further, problems related to women workers requires special attention compared to any other research study on labourers in general. Further research in these areas can tackle the various issues faced by women workers thus, contribute immensely for women empowerment.

16. CONCLUSION

Inclusive growth of India cannot be achieved unless informal employment in total employment does not fall. However, with over 90% of the entire workforce being informal and 85 percent of the non-agricultural workforce being informal, India is an outlier among low middle income countries in this regard (ILO 2019). Even though India is one of the fast-developing large economy in the world, the informality incidence has remained stuck at this level for decades (Santosh Mehrotra 2019). Informal sector is the largest sector of the economy which provides livelihood to a large number of families. Women workers are an integral part of Indian society (Priyanka Anand 2022).

A large number of unskilled as well as illiterate women workers find their daily bread from the informal sector. The current study not just unveils the work and life of these poor women but also makes a depth study about the various problems faced by these women in day-to-day life. As the study reveals that a majority of the women workers in construction sector in the study area Dakshina Kannada are from around Karnataka who have migrated all

the way leaving far behind their native. All of them stay in rented house and do not find regular jobs due to the post COVID-19 effect which has brought down the speed of economic development. It is profitable for the employers to recruit informal sector workers due to low skills and wages. They are casual labourers who will be looking for a new job every other day (H. Ralf).

Women workers in informal sector face a number of issues as they need to balance between work and (life) their families. They are discriminated on all grounds. Employing women workers is considered as profitable as they have less bargaining power and can be paid low wages by making them to work more. They are also exploited by the employers, intermediaries, contractors and fellow male workers. They play a dual role being house makers and as a labour in the construction industry. Their contribution to countries economic development is immense. They work to support their husband and look after their families. As many of their husbands are alcoholic, they have a greater responsibility to take care of the family and look after the education of their children. Majority of them are aware about the importance of education and also want their children to study well. It also can be noted that the preference for a male child is comparatively low among the respondents where they accept both male and female equally. They do prefer institutionalised deliveries over home delivery.

Women and children are the most vulnerable sections of the society (Orji & Mathew 2018). They need supporting hands to live in dignity and enjoy their rights as they live in the society. They need protection against all kinds of exploitations (ILO 2017). They need to be made aware about their rights. The programmes like ‘Beti Bachao Beti Padavo’ must be effectively implemented. Women workers in informal sector must be given social security. They must have free access to all kinds of healthcare services. The various schemes of the Government related to girl children, pregnant women and lactating mothers must be effectively implemented.

As women workers of construction industry constantly migrate to different cities based on the availability of job opportunities, they must be given access to various facilities provided by the Government such as Public Distribution System, Janani Surakshya Yojana, Prime Minsters Mathru Vandhana Yojana etc. They must be given free or concessional access to public transport (M. Abhijit 2020). All these efforts from the state, Non-Governmental Organisations and various associations will definitely raise the status of working women in informal sector and helps in economic, social and political empowerment of women.

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